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**TERMINAL DISCLAIMER UNDER 37 CFR § 1.321**

Applicant	: William H. Saito
App. No	: 10/648,149
Filed	: August 25, 2003
For	: METHOD AND SYSTEM FOR SECURE AUTHENTICATION USING MOBILE ELECTRONIC DEVICES
Examiner	: Benjamin E. Lanier
Art Unit	: 2132

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

***Disclaimer by Assignee***

Inventor, William H. Saito, hereby disclaims, except as provided below, the terminal part of any patent granted on the above-referenced application which would extend beyond the expiration date of the full statutory term of any patent issuing from U.S. Patent Application No. 10/648,150, and hereby agrees that any patent so granted on the above-identified application shall be enforceable only for and during such period that the above-identified application and any patent issuing from U.S. Patent Application No. 10/648,150 are co-owned. This agreement extends to any patent granted on the above-referenced application and shall be binding on its successors or assigns.

Inventor does not disclaim any terminal part of any patent granted on the above-referenced application prior to the earlier of the expiration date of the full statutory term of any patent issuing from U.S. Patent Application No. 10/648,150, and that of any patent issuing on the above-identified application in the event that either one later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. § 1.321(a), has all claims canceled by a reexamination certificate, or is otherwise terminated prior to expiration of its full statutory term, except for the separation of legal title stated above.

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***Empowerment of Attorney***

Pursuant to 37 C.F.R. 1.321(a) the undersigned attorney of record is empowered to act on behalf of the Inventor, by virtue of a Power of Attorney.

This Terminal Disclaimer is accompanied by the \$65 fee set forth in 37 C.F.R. § 1.20(d).

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR LLP

Date: December 21, 2007

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